

Information to identify the case:

Debtor 1	<u>Elmer F. Mitchell</u>	Social Security number or ITIN	xxx-xx-0565
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jessica K. Mitchell</u>	Social Security number or ITIN	xxx-xx-3057
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24615-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elmer F. Mitchell

Jessica K. Mitchell

11/15/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elmer F. Mitchell
Jessica K. Mitchell
Debtors

Case No. 17-24615-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Elmer F. Mitchell, Jessica K. Mitchell, PO Box 315, Karns City, PA 16041-0915
cr	+ Bear Creek Watershed Authority, 259 Argyle Street, Petrolia, PA 16050, UNITED STATES 16050-9702
cr	+ U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14729277	+ Bear Creek Watershed Authority, c/o Stepanian & Menchyk LLP, 222 South Main Street, Butler, PA 16001-5930
14736063	+ Bearcreek Watershed Authority, c/o Stepanian & Menchyk LLP, 222 South Main Street, Butler, PA 16001-5930
14736064	+ Bearcreek Watershed Authority, 259 Argyle Street, Petrolia, PA 16050-9702
14736070	Ditech, P.O. Box 6172, Rapid City, SD 57709-6172
14734294	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14736072	+ Tri Rivers Surgical, 9104 Babcock Blvd, Suite 2120, Pittsburgh, PA 15237-5818

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Nov 15 2022 23:57:00	Ditech Financial LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/Text: mtgbk@shellpointmtg.com	Nov 15 2022 23:57:00	Ditech Financial LLC, 2100 East Elliot Road, Building 94 T-120, Tempe, AZ 85284-1806
14736065	EDI: CAPITALONE.COM	Nov 16 2022 04:53:00	Capital One Bank, P.O. Box 5155, Norcross, GA 30091
14736066	Email/Text: bankruptcy@cavps.com	Nov 15 2022 23:57:00	Cavalry Portfolio Services, P.O. Box 27288, Tempe, AZ 85282-7288
14755511	+ Email/Text: bankruptcy@cavps.com	Nov 15 2022 23:57:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14736067	+ EDI: CCUSA.COM	Nov 16 2022 04:53:00	Credit Coll/USA, P.O. Box 873, Morgantown, WV 26507-0873

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14736069	Email/Text: bdsupport@creditmanagementcompany.com	Nov 15 2022 23:57:00	Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346
14736068	+ Email/Text: bdsupport@creditmanagementcompany.com	Nov 15 2022 23:57:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14736071	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2022 23:57:00	Midland Funding LLC, 2365 Northside Dr., Ste 300, San Diego, CA 92108-2710
15184802	Email/Text: mtgbk@shellpointmtg.com	Nov 15 2022 23:57:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14729795	+ EDI: RECOVERYCORP.COM	Nov 16 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15395772	+ Email/Text: bkenotice@rushmorelm.com	Nov 15 2022 23:57:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
14756629	^ MEBN	Nov 15 2022 23:51:52	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage LLC
cr		PNC Mortgage, A Division of PNC Bank, National Ass
cr		U.S. Bank Trust National Association, as Trustee
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Menchyk, Jr.	on behalf of Creditor Bear Creek Watershed Authority amm@stepmenlaw.com
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division of PNC Bank, National Association bnicholas@kmlawgroup.com
Dai Rosenblum	on behalf of Debtor Elmer F. Mitchell dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Joint Debtor Jessica K. Mitchell dai@dairosenblumbankruptcy.com

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Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com

Kevin M Buttery

on behalf of Creditor Ditech Financial LLC kbuttery@rascrane.com

Lauren Moyer

on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Holding Trust
lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Holding Trust
lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Maria Miksich

on behalf of Creditor PNC Mortgage A Division of PNC Bank, National Association mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 11